

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Bruce Nappi
Serial No. : 10/669,929
Filed : September 24, 2003
Title : EFFECTING FINANCIAL TRANSACTIONS

Art Unit : 3696
Examiner : Samica Norman
Confirmation No.: 4620
Notice of Allowance Date: January 4, 2010

MAIL STOP ISSUE FEE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

COMMENTS ON EXAMINER'S REASONS FOR ALLOWANCE

Payment of the issue fee by the applicant does not constitute a concession that (a) there may not be other good reasons for the patentability of the allowed claims, and other claims, (b) the examiner's characterization of the cited references may not be incorrect or incomplete, or (c) the examiner's characterization of the differences between the references and the claims may not be incorrect or incomplete.

Please apply any other charges or credits to deposit account no. 06-1050, referencing attorney docket 13801-0002001.

Respectfully submitted,

Date: 3/23/10



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